

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	JOSEPH MICHAEL SEBOSKY	§	Case No.: 09-33144
	LORI ANN SEBOSKY	§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/04/2009.
- 2) This case was confirmed on 11/12/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/12/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 12/09/2009.
- 6) Number of months from filing to the last payment: 2
- 7) Number of months case was pending: 6
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 4,300.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 1,600.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 1,600.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,486.40
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 113.60
Other	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 1,600.00</b>
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Attorney fees paid and disclosed by debtor	\$ .00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BANK OF AMERICA HOME	OTHER	.00	NA	NA	.00	.00
CODILIS & ASSOCIATES	SECURED	27,282.00	.00	.00	.00	.00
COOK COUNTY TREASURE	SECURED	2,608.00	.00	2,608.00	.00	.00
COOK COUNTY TREASURE	UNSECURED	2,608.00	NA	NA	.00	.00
CODILIS & ASSOCIATES	UNSECURED	27,282.00	NA	NA	.00	.00
COUNTRYWIDE HOME LOA	SECURED	109,538.00	.00	.00	.00	.00
BAC HOME LOANS SERVI	SECURED	27,436.00	27,436.56	.00	.00	.00
BAC HOME LOANS SERVI	UNSECURED	16,974.00	NA	NA	.00	.00
INDYMAC BANK	SECURED	.00	.00	6,000.00	.00	.00
ONEWEST BANK FSB	SECURED	320,000.00	376,141.17	.00	.00	.00
ONEWEST BANK FSB	UNSECURED	46,555.00	NA	NA	.00	.00
INDYMAC BANK	SECURED	24,460.00	.00	.00	.00	.00
INDYMAC BANK	UNSECURED	24,460.00	NA	NA	.00	.00
JUDICIAL SALES CORP	SECURED	.00	.00	.00	.00	.00
INDYMAC BANK	UNSECURED	8,000.00	NA	NA	.00	.00
ADT SECURITY SERVICE	UNSECURED	918.00	NA	NA	.00	.00
ADVOCATE ILLINOIS MA	OTHER	.00	NA	NA	.00	.00
ADVOCATE MEDICAL GRO	UNSECURED	353.00	NA	NA	.00	.00
ALLSTATE FUNDING	OTHER	.00	NA	NA	.00	.00
ALLSTATE INSURANCE	UNSECURED	31.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	2,299.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	OTHER	.00	NA	NA	.00	.00
ASSOCIATED INTERNAL	UNSECURED	65.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CAPITAL ONE	UNSECURED	1,919.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,611.00	1,992.01	1,992.01	.00	.00
CAPITAL ONE BANK	UNSECURED	1,951.00	NA	NA	.00	.00
CHASE AUTO FINANCE	UNSECURED	12,562.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	200.00	NA	NA	.00	.00
HOMAN CONDO	OTHER	.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	58.00	NA	NA	.00	.00
COMCAST	UNSECURED	265.00	NA	NA	.00	.00
COOK COUNTY STATES A	UNSECURED	301.00	NA	NA	.00	.00
ALLSTATE INSURANCE C	OTHER	.00	NA	NA	.00	.00
DEL GUIDICE INCOME T	UNSECURED	50.00	NA	NA	.00	.00
DIAGNOSTIC IMAGING A	UNSECURED	86.00	NA	NA	.00	.00
DISH NETWORK	UNSECURED	1,205.00	NA	NA	.00	.00
SPRINT	OTHER	.00	NA	NA	.00	.00
CHASE HOME FINANCE	UNSECURED	843.00	NA	NA	.00	.00
ELK GROVE LAB PHYSIC	UNSECURED	24.00	NA	NA	.00	.00
US CELLULAR	UNSECURED	651.00	NA	NA	.00	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
HEAD & NECK AND COSM	UNSECURED	5,709.00	NA	NA	.00	.00
HFC	UNSECURED	13,333.00	NA	NA	.00	.00
HOMAN CONDO	UNSECURED	6,866.00	NA	NA	.00	.00
HSBC	UNSECURED	1,937.00	NA	NA	.00	.00
HSBC	OTHER	.00	NA	NA	.00	.00
RMC EMERGENCY PHYSIC	UNSECURED	217.00	NA	NA	.00	.00
RMC PATHOLOGY	OTHER	.00	NA	NA	.00	.00
CHASE	OTHER	.00	NA	NA	.00	.00
ILLINOIS MASSONIC ME	UNSECURED	1,095.00	NA	NA	.00	.00
RESURRECTION MEDICAL	OTHER	.00	NA	NA	.00	.00
ADT SECURITY SERVICE	OTHER	.00	NA	NA	.00	.00
NISSAN MOTOR ACCEPTA	UNSECURED	15,000.00	14,680.57	14,680.57	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	1,995.00	2,281.27	2,281.27	.00	.00
PHYSICIAN CARE	UNSECURED	2,419.00	NA	NA	.00	.00
CAPITAL ONE BANK	OTHER	.00	NA	NA	.00	.00
HSBC BANK	OTHER	.00	NA	NA	.00	.00
RESSURECTION MEDICAL	UNSECURED	262.00	NA	NA	.00	.00
RESURRECTION MEDICAL	UNSECURED	1,143.00	NA	NA	.00	.00
RMC PATHOLOGY ASSOCI	UNSECURED	55.00	NA	NA	.00	.00
SLEEP DIAGNOSTICS	UNSECURED	1,909.00	NA	NA	.00	.00
SPRINT NEXTEL DISTRI	UNSECURED	879.00	875.42	875.42	.00	.00
HSBC FINANCE	OTHER	.00	NA	NA	.00	.00
T MOBILE	OTHER	.00	NA	NA	.00	.00
T-MOBILE/T-MOBILE US	UNSECURED	302.00	102.08	102.08	.00	.00
VERIZON WIRELESS	UNSECURED	563.00	NA	NA	.00	.00

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ROB LOMBARDO	OTHER	.00	NA	NA	.00	.00
ONEWEST BANK FSB	OTHER	NA	NA	NA	.00	.00
ONEWEST BANK FSB	SECURED	NA	29,734.10	.00	.00	.00
BAC HOME LOANS SERVI	OTHER	NA	NA	NA	.00	.00
BAC HOME LOANS SERVI	SECURED	NA	6,953.52	.00	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	6,000.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>2,608.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	8,608.00	.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	19,931.35	.00	.00

**Disbursements:**

Expenses of Administration	\$ 1,600.00	
Disbursements to Creditors	\$ .00	
<b>TOTAL DISBURSEMENTS:</b>		\$ 1,600.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/16/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.